

**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3624**

PATENT

Attorney Docket No. 05793.3026-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Jeremy P. CLIFFORD et al.

Application No. 09/838,194

Filed: April 20, 2001

For: SYSTEM AND METHOD FOR
OFFERING CUSTOMIZED
CREDIT CARD PRODUCTS

)
)
) Group Art Unit: 3624
)
) Examiner: Jocelyn GREIMEL
)
) Confirmation No. 1551
)
) **Mail Stop AF**
)
)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

DECLARATION UNDER 37 C.F.R. § 1.131

I, Nathan T. CZYZEWSKI, state that I am one of the co-inventors of the subject matter described and claimed in U.S. Patent Application No. 09/838,194. Prior to February 27, 2001, Jeremy P. CLIFFORD, Kristi S. HEBNER, Michael T. ANDERSON, Hilary J. RHODES, and I had completed in this country the invention as described and claimed in U.S. Patent Application No. 09/838,194 as evidenced by the following:

1. Exhibit A is a true and accurate copy of a "Business Case and Product Requirements" document, prepared on behalf of the inventors of U.S. Patent Application No. 09/838,194 by Nathan "Tad" Czyzewski.
2. Exhibit A describes a system and method consistent with the recitations of the claimed invention of U.S. Patent Application No. 09/838,194.

3. Exhibit A was created prior to February 27, 2001.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that the statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

Respectfully submitted,


Full Name of Inventor Nathan T. Czyzewski	Inventor's Signature 	Date 08/24/07
--	--	------------------

EXHIBIT A



CORPORATE COUNSEL
ATTENTION: 12061-0460
11013 W. BROAD STREET
GLEN ALLEN, VIRGINIA 23060
FAX: (804) 967-1214

DATE:

TO:

FAX:

FROM:

RE: Build Your Own Card

Please deliver immediately.

Total pages including this cover letter:

THE INFORMATION CONTAINED IN THE FACSIMILE MESSAGE IS CONFIDENTIAL INFORMATION INTENDED ONLY FOR USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY ME BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO ME AT THE ABOVE ADDRESS VIA THE U. S. POSTAL SERVICE.

Build Your Own Card: Business Case & Product Requirements

Table of Contents

- 1.0 Document Purpose
- 2.0 Project Background
- 3.0 Project Scope, Purpose, and Goals
- 4.0 Business Proposition

- Appendix A Project Proposed Timeline
- Appendix B BYOC Proposed Process Flow
- Appendix C Use Cases
- Appendix D Test Products and Question-Product mapping logic

1.0 Document Purpose

The purpose of this document is to specify the scope, purposes, goals, and business requirements for the Build Your Own Card (BYOC) project. This document also addresses the business proposition and return on investment.

2.0 Project Background

In an ongoing effort to identify and deliver high-quality, innovative products to the existing and future card base, the USM New Product Development (USM NPD) team conducts quarterly concept screenings and qualitative studies. During numerous such events, consumers strongly indicated that a card which allows the applicant to choose the accounts terms and card appearance, or 'build your own card,' would be very appealing in the general market.

During the initial investigation of this product concept, it was determined that while the majority of the major credit card issuers allow non-solicited and sometimes solicited consumers the option to self-select a product, the general terms and conditions of such offers remain the same for every applicant.

3.0 Project Purpose and Scope

3.1 Purposes & Goals

3.2 Scope

3.2.1 Phase 1:

3.2.2 Phase 2 Part A:

3.2.2 Rollout:

Important Note:

3.3 Best Practices

4.0 Project Business Proposition

4.2 Costs and Risks

4.2.1

4.2.1.2

4.2.2

4.2.3

4.2.3.2

4.2.3.3

4.2.3.4

4.2.3.5

4.2.3.6

4.2.3.7

4.2.3.8

4.2.4

4.3 Metrics

4.3.1

4.3.2

4.3.2.1

Appendix A – Proposed Timeline

Proposed Project Plan:

Phase I – USM OBTM preliminary testing
Phase II – Cross-LOB/channel product testing
Product Rollout as General Offer

Phase II Key Milestones:

Market Research Prototypes

- ♦ Refine customer experience (process and internet look & feel)

Testing Plan

- ♦ Determine: LOBs & response mediums
- ♦ Basic product criteria

Product Kickoff Meeting

- ♦ Present concept
- ♦ Define intent, scope, and target dates

Commitment Meeting

- ♦ Ops areas and LOBs yes/no – rescope launch date if necessary
- ♦ Begin issues log
- ♦ Define next action steps
- ♦ Assign deliverables

Finalized Project Plan

Product Finalization

Ops and IT testing

Product Launch

Determination of Success

Potential Product Rollout

CONFIDENTIAL-For Capital One Internal Use Only
7 of 9

Created by: Tad Czyzewski
Last Revised:

